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## ABSTRACT

This consumer curriculum guide is divided into 10 component areas: basic economics in the marketplace, credit, consumer law/protection, banking skills, comparison shopping, advertising, responsible budgeting, insurance, taxes, and conservation of energy and resources. Each component is accompanied by a goal statement that identifies key concepts and interrelationships which should be achieved. The remainder of each of the components is comprised of an outline that provides specific objectives, suggested sample activities, and sample resources. (LRA)

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Rhode Island  
Consumer Education  
Curriculum Guide

Developed by the  
Consumer Education Curriculum Development Task Force  
for the  
Bureau of Vocational-Technical Education  
of the  
Rhode Island Department of Education

January, 1980

U S DEPARTMENT OF HEALTH,  
EDUCATION & WELFARE  
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The Consumer Education Curriculum Development Task Force in designing this curriculum guide was strongly influenced by the following definition of Consumer Education.

Consumer Education is an effort to prepare persons to participate in the contemporary American marketplace by imparting the understandings, attitudes, and skills which will enable them to make rational and intelligent consumer decisions. These decisions are influenced by their personal values, recognition of marketplace alternatives, rights and responsibilities as consumers, and social, economic, political and ecological considerations.

Consumer Education is a continuing, life-long process and should be included at every level of the educational structure. A school's approach to Consumer Education should be inter-disciplinary in nature. There should be an attempt to integrate consumer skills with academic, career, and vocational activities. It is the belief of this Task Force that the necessity of continual exposure to consumer education in many forms is extremely important in making the concepts addressed in the Curriculum Guide a part of the student's background and preparation for life.

A particular advantage of the inter-disciplinary approach to consumer education is that it gives the individual student an opportunity to explore many areas. It provides the classroom teacher an unlimited set of resources to use as a vehicle for developing academic skills in many subject matter areas. It also benefits the community as a whole by providing informed citizens who are well prepared to participate in the local marketplace.

## USE OF THIS GUIDE

This guide includes several levels of information for use by school personnel in the development of their consumer education classes and programs.

First, the guide is divided into ten (10) COMPONENT areas: Basic Economics in the Marketplace, Credit, Consumer Law/Protection, Banking Skills, Comparison Shopping, Advertising, Responsible Budgeting, Insurance, Taxes, and Conservation of Energy and Resources. These Components represent what the Task Force felt to be essential parts of a comprehensive consumer education curriculum.

Second, the Components are accompanied by a GOAL statement which presents the intent of the Component. The Goal statements identify key concepts and interrelationships which should be achieved.

Third, each of the Components contain a series of SPECIFIC OBJECTIVES. These Specific Objectives further delineate the specific concepts and topics that need to be incorporated into a consumer education class or program.

Fourth, accompanying the Specific Objectives are a series of SUGGESTED SAMPLE ACTIVITIES. These activities are by no means all that might apply but only a few which are intended to whet the course/program developer's appetite.

Last, there is included for each Component area a list of SAMPLE RESOURCES. These Materials, like the Activities, are only suggested and included only as a guide and indication that there are either free or inexpensive Materials and Resources to help developers plan activities.

It is the purpose of this guide to establish a framework for the development of consumer education curriculum at the local level. It is not the intention or desire of this Task Force to mandate but only to suggest to school personnel possible activities and resources for teaching consumer education at the secondary and postsecondary levels.

The Components, Goals, and Specific Objectives are viewed by the Task Force as being crucial to the development of a local consumer education program. This allows for local school personnel to embody all or parts of these Components, Goals and Specific Objectives in providing consumer education.

The Suggested Activities and Resources are offered as examples which can be modified, expanded or adapted to suit local needs, disciplines and grade levels. The Task Force believes that these activities and resources are by no means exhaustive but only a broad sampling. With this in mind additions, deletions and alterations are not only allowable but instead, highly encouraged.

Of particular interest to course/program developers would be a visit to the Center for Economic Development at Rhode Island College and to the Home Economics Education Resource Center at the University of Rhode Island. These two libraries contain a wealth of resources and materials which may be of interest.

COMPONENT: Basic Economics in the Marketplace

# CONSUMER EDUCATION CURRICULUM

GOAL: Understanding the nature of the basic economic problem of scarcity where people, with unlimited wants and needs, live in a world of limited resources.

| Specific Objective                                                                                                       | Suggested Sample Activities                                                                                                                                                                                                                                                                                                                                                          | SAMPLE RESOURCES                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| 1.0 The student will be able to identify and explain the basic elements of the contemporary American market system.      | 1.1 Collect and analyze articles on the economy from financial pages of newspapers and magazines including both the consumer and business viewpoint.                                                                                                                                                                                                                                 | AFL-CIO<br>Education Department<br>815 16th St. NW<br>Washington, D.C. 20006                         |
| 2.0 The student will develop an awareness of the interaction between supply, demand and the price mechanism.             | 1.2 Divide the class into two groups. Ask each to make up an economic quiz to test understanding of basic facts about our economic system. Let each group take the other group's quiz.                                                                                                                                                                                               | American Stock Exchange<br>86 Trinity Place<br>New York, NY 10006                                    |
| 3.0 The student will understand how consumer decisions influence the use of personal resources to maximize satisfaction. |                                                                                                                                                                                                                                                                                                                                                                                      | New York Stock Exchange<br>11 Wall Street<br>New York, NY 10005                                      |
| 4.0 The student will understand that each consumer decision made involves a "trade-off."                                 | 2.1 Set up a school store or simulated activity to sell a particular product or group of products which would provide a realistic marketplace to demonstrate the theories of supply, demand and price mechanism.                                                                                                                                                                     | Changing Times<br>Kiplinger Washington Editors, Inc.<br>1729 H St. NW<br>Washington, D.C. 20006      |
| 5.0 The student will understand the interdependent nature of the market system.                                          | 3.1 Conduct a brainstorming session to explore the reasons and possible solutions for the wide misunderstanding and lack of basic information on our economic system.<br><br>Investigate by a series of activities stressing the basic elements of our market system, ex. stock broker and exchange seat, speaker and/or field trip, use of financial section of several newspapers. | Time Inc.<br>541 North Fairbanks Court<br>Chicago, Ill 60611                                         |
|                                                                                                                          | 3.2 Ask students to list five economic choices (including decisions they may have made not to buy) during the last week.                                                                                                                                                                                                                                                             | Consumer Information Services<br>D703<br>Sears, Roebuck and Co.<br>Sears Tower<br>Chicago, Ill 60684 |
|                                                                                                                          | 3.3 Ask the students how they would spend a given amount of money (\$1,000.00) to maximize satisfaction in the market place.                                                                                                                                                                                                                                                         | Joint Council of Economic Education<br>1212 Ave. of the Americas<br>New York, NY 10036               |
|                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                      | The Land Use Planning Game:<br>Joint Council on Economic Education                                   |

**COMPONENT:**

Basic Economics in the Marketplace

**CONSUMER EDUCATION CURRICULUM****GOAL:**

| Specific Objective | Suggested Sample Activities                                                                                                                                                                                                                                                                                                                                                                                                    | SAMPLE RESOURCES |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
|                    | <p>4.1 Interview a representative of a local labor union or organization.</p> <p>5.1 Trade Off- The Land Use Planning Game:<br/>Economic Environmental Simulation of a community development and land use planning. Players attempt to form a community that is economically, environmentally and socially healthy by buying and developing land, earning income, paying wages and taxes, and purchasing shopping centers.</p> |                  |

COMPONENT: Credit

# CONSUMER EDUCATION CURRICULUM

GOAL: Understanding that credit properly used is a tool to reach economic goals.

| Specific Objective                                                                                                  | Suggested Sample Activities                                                                                                                                                                                                                                                                                  | SAMPLE RESOURCES                                                                            |
|---------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| 1.0 The student will identify the role of credit in personal money management.                                      | 1.1 Enlist two teams to debate, pro and con, the statement; "Cash is best, credit should never be used except as a last resort" During the course of the debate if each team has thought hard and done its research the class should get a clear picture of both the advantages and disadvantages of credit. | Joint Council of Economic Education<br>1212 Ave of the Americas<br>New York, NY 10036       |
| 2.0 The student will recognize types, sources and costs of credit for different purposes.                           |                                                                                                                                                                                                                                                                                                              | Federal Reserve Board of Boston<br>Boston, Ma                                               |
| 3.0 The student will understand the benefits of establishing a sound credit rating.                                 |                                                                                                                                                                                                                                                                                                              | US Consumer Information Center<br>Pueblo, Colorado                                          |
| 4.0 The student will understand the use of credit in terms of present and future needs, wants, expenses and income. | 2.1 Using pamphlets from local sources of credit practice filling out applications for loans explaining special terms: co-applicant, collateral, comaker, credit references, debts, etc.                                                                                                                     | Consumer Information Services<br>Sears, Roebuck and Co.<br>Sears Tower<br>Chicago, IL 60684 |
| 5.0 The student will understand the decisions that come into plan influencing borrowing.                            | 3.1 Invite a local representative of a credit union, bank, finance company, etc. to explain credit and how this particular institution can benefit the consumer.                                                                                                                                             |                                                                                             |
| 6.0 The student will be aware of the changes inherent in the over use of credit.                                    | 4.1 Locate in the telephone directory various places in the students community that give cash loans... ex. banks, credit unions, finance companies, pawn shops, etc.                                                                                                                                         |                                                                                             |

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**COMPONENT:**

Credit

**CONSUMER EDUCATION CURRICULUM****GOAL:**

| Specific Objective | Suggested Sample Activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Sample Resources |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
|                    | <p>5.1 Discuss types of credit problems (theft or loss of cards, overextension in installment buying and denial of credit, etc.) by dividing the class into groups. Type a typical statement referring to one of the above problems. Put it in the bag with the above items (ex. pad, pencil, table cloth, old hat, any other item which could be used in a skit). Give the group a bag and allow only 15 minutes for the skit to be planned. All members of the group must participate in the activity for their Bag Skit. Then they should be allowed about 5 minutes each to be evaluated by the class in terms of solving credit problems.</p> <p>5.2 The student will be able to calculate the answers to simple credit problems such as those they might encounter in deciding a purchase.</p> <p>6.1 Write a letter to the Federal Trade Commission asking for information about examining individual credit rating files.</p> <p>6.2 "Project Make Believe" Determine as individuals or as couples your plans for the future. List what you plan to do after graduation in terms of immediate and long term goals. Determine how you will meet these needs financially.</p> <p>6.3 The student will be able to analyze the use and abuse of credit by the consumer and explain the provisions found in the Truth-In-Lending Act.</p> |                  |

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COMPONENT: Consumer Law/Protection

# CONSUMER EDUCATION CURRICULUM

GOAL: Increasing the students' understanding and knowledge of their role as consumers especially the legal rights and responsibilities that insure the bargaining power of all parties.

| Specific Objective                                                                                                                                                                                        | Suggested Sample Activities                                                                                                                                                                                      | Sample Resources                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| 1.0 The student will be able to understand the basic elements of a contract: offer, acceptance and consideration and mutual agreement.                                                                    | 1.1 Examine a lease(s) available for rental housing in Rhode Island in terms of Federal Housing Laws and Rhode Island State Law.                                                                                 | Rhode Island Consumer Council<br>365 Broadway<br>Providence, RI                                                    |
| 2.0 The student will understand the need for social controls, e.g., warranties and consumer laws, relative to consumer credit, deceptive trade practices, truth-in-lending, and debt collection.          | 1.2 Examine case studies in terms of Rhode Island Contract Law (ex. the consumers responsibility, advertising and deceptive trade practices).                                                                    | Consumer Affairs Unit<br>Attorney General's Office<br>250 Benefit Street<br>Providence, RI                         |
| 3.0 The student will become acquainted with agencies of protection from fraudulent consumer schemes.                                                                                                      | 1.3 Have each student develop a contract as a seller which applies the basic elements of a contract as applied in a particular unit: services, product, etc.                                                     | Federal Trade Commission<br>Div. of Legal and Public<br>Records<br>6th St and Pa. Ave NW<br>Washington, D.C. 20580 |
| 4.0 The student will become acquainted with consumer remedies for contract and tort problems.                                                                                                             | 1.4 The student will be able to analyze a given situation and determine if a contract exists.                                                                                                                    | Consumer Information Center<br>Pueblo, Colorado                                                                    |
| 5.0 The student will be able to define related terms including the following: collectral, conditional, default, declining balance, promissory note, discounted loan, installment buying and repossession. | 2.1 Have class develop a socio-drama using information obtained from the Federal Trade Commission's Regular News Survey.                                                                                         | Better Business Bureau<br>1150 17th St NW<br>Washington, D.C. 20036                                                |
|                                                                                                                                                                                                           | 2.2 Invite a representative of the Consumer Affairs Unit, the Attorney General's Office, the Better Business Bureau, or the Rhode Island Consumer Council.                                                       | National Advertising Review<br>Board<br>850 Third Avenue<br>New York, NY 10022                                     |
|                                                                                                                                                                                                           | 2.3 Invite a lawyer to discuss in depth with students how social controls relate to consumer laws.                                                                                                               | Credit Union National Assoc, inc<br>Box 431<br>Madison, Wis. 53701                                                 |
|                                                                                                                                                                                                           | 3.1 Interview a representative from the local Better Business Bureau to find out the most common frauds reported to the Bureau. What kinds of businesses are involved and how frauds and deceptions are handled. | You and the Law - Record Book<br>Modern Consumer Education<br>Grollier Educational Corp.<br>New York               |

**COMPONENT:**

Consumer Law/Protection

**CONSUMER EDUCATION CURRICULUM****GOAL:**

| Specific Objective | Suggested Sample Activities                                                                                                                                                                                                                                      | Sample Resources                                                  |
|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
|                    | 3.2 Site sources for legal aid in your community:<br>R.I. Legal Aid<br>Lawyer Referral Service<br>Attorney General's Office                                                                                                                                      | R.I. Legal Aid<br>R.I. Bar Association                            |
|                    | 3.3 Given a factual situation, the student will be able to determine if a possible consumer fraud exists in it.                                                                                                                                                  | U.S. Consumer Product Safety Commission<br>Washington, D.C. 20207 |
|                    | 4.1 Discuss how small claims court can help consumers. Practice filling out "Statement of Plaintiff's Claims" form that is available from District Courts.                                                                                                       |                                                                   |
|                    | 4.2 Write a sample complaint letter. Create your own situation, however it must be realistic. Follow the criteria concerning "How to Write a Complaint Letter." Make sure you include all the necessary facts. You should use the proper business letter format. |                                                                   |
|                    | 4.3 Given a factual situation, the student will be able to analyze the consumer problem therein, protection available and possible remedies.                                                                                                                     |                                                                   |
|                    | 5.1 Give pretest and posttest to a selected group of students dealing with terms involved in the study of consumer law.                                                                                                                                          |                                                                   |

COMPONENT: Banking Skills (Checking and Savings Accounts)

# CONSUMER EDUCATION CURRICULUM

GOAL: Understanding the role of banking and lending institutions as the bridge between savers and borrowers, those paying and those saving money.

| Specific Objective                                                                                                            | Suggested Sample Activities                                                                                                                                                                                                          | Sample Resources                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| 1.0 The student will identify the differences between savings and lending agencies and the various services provided by each. | 1.1 Using the yellow pages, identify all of the banking institutions and related banking industry firms in the Rhode Island area. List them in terms of banking services offered and whether they are commercial, savings and trust. | Federal Reserve Board of Boston<br>Boston, MA                                          |
| 2.0 The student will understand the services provided by a bank or savings and lending institution.                           | 2.1 Each class member is assigned a banking service and an institution in which information can be obtained. An oral report would follow the individual's written report for a comparison study by the class on banking services.    | Center for Economic Development<br>Rhode Island College                                |
| 3.0 The student will learn how to select a bank or savings and lending institution.                                           | 2.2 Construct a poster illustrating the flow of money in our society. "From pocket to bank and back".                                                                                                                                | Consumer Information Services<br>Sears, Roebuck and Co.<br>Sears Tower<br>Chicago, IL  |
| 4.0 The student will know the mechanics and responsibilities of maintaining a checking account.                               | 2.3 Plan a banking workshop in which each student, role plays an employee of a bank, credit union, or loan company and/or the consumer requiring said services.                                                                      | <u>Step-by-Step to Money Management</u><br>Institute of Life Insurance<br>New York, NY |
| 5.0 The student will know how to develop a sound savings plan.                                                                | 2.4 Use samples of forms used in banking transactions. Practice filling in the information required.                                                                                                                                 | <u>10 Rules for Successful Spending/Saving</u><br>R.I. Consumers Council               |
|                                                                                                                               | 3.1 Arrange to have a panel of speakers representing a bank, credit union and or finance or loan company reporting on services each offer.                                                                                           |                                                                                        |
|                                                                                                                               | 4.1 Become familiar with new banking procedures available in your community by contacting the institution giving these services.                                                                                                     |                                                                                        |

COMPONENT:

Banking Skills

CONSUMER EDUCATION CURRICULUM

GOAL:

| Specific Objective | Suggested Sample Activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Sample Resources |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
|                    | <p>5.1 Calculate the amount of interest charged on various kinds of bank loans based on a hypothetical situation and case histories: buying a car, home improvement, education loans, having a baby and starting a new home.</p> <p>5.2 Develop a simulation situation which assumes a saving plan will go into effect for various individuals.... ex. high school student working after a school in a market, college graduate in business, first year, an automobile mechanic year 2, a family with 2 children ages 10 and 12. Use all available savings plans, certificates of deposit, bonds etc, when using these examples.</p> |                  |

COMPONENT: Comparison Shopping for Goods and Services

# CONSUMER EDUCATION CURRICULUM

GOAL: Developing the skills, understandings and techniques of sound shopping habits for goods and services.

| Specific Objective                                                                                                                                                                                      | Suggested Sample Activities                                                                                                                                                                                                                                                 | Sample Resources                                                                                                                                                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.0 The student will be able to differentiate between impulse buying and comparison shopping.                                                                                                           | 1.1 The Shopping Game can be played by up to 12 players. This is a simulated activity for all phases of purchasing for the home and its family members.                                                                                                                     | The National Grocers Assoc.<br><br>Federal Extension Service<br>U.S. Department of<br>Agriculture<br>Washington, D.C.                                                                          |
| 2.0 The student will understand the basic provisions and responsibilities contained in warranties and guaranters.                                                                                       | 1.2 Conduct a comparison shopping tour so that the class may obtain actual experience in comparing the prices of nationally advertised brands and private brand items.                                                                                                      | Supt. of Documents<br>U.S. Government Printing<br>Office<br>Washington, D.C. 20402                                                                                                             |
| 3.0 The student will be able to identify the different methods used by producers and retailers to alert them to comparative value, e.g., unit pricing, labeling, advertising, store brands, sales, etc. | 2.1 Have each student develop a clipping file which includes specification, instruction booklets, warranties and guarantees for use by the consumer.                                                                                                                        | Consumer Information Services<br>of Sears, Roebuck and Co.<br>Chicago, Ill.                                                                                                                    |
| 4.0 The student will identify the different types of retail outlets available for consumers.                                                                                                            | 2.2 Students will make a check list for checking a particular appliance before calling the serviceman.                                                                                                                                                                      | Comparison Shopping<br>Learning Activity Package<br>Williams L. Johnston<br>Unigraph Products<br>P. O. Box 24287<br>Seattle, Washington 98124                                                  |
| 5.0 The student will apply the techniques of comparative shopping when selecting services, e.g., insurance, health services, credit, recreation, etc.                                                   | 3.1 Students can formulate a grocery shopping list for a typical family, listing the item, brand name, quantity, price per unit and total cost. Make comparisons of each of these products by groups.                                                                       | Underwriters' Laboratories, Inc.<br>207 E. Ohio Street<br>Chicago, Ill. 60611                                                                                                                  |
|                                                                                                                                                                                                         | 3.2 Choose different stores (ex. supermarket, department store, specialty store, etc.) and compare services, unit pricing, sales, financing, delivery. Report by using a graphic display during a class presentation and/or placed on a bulletin board, display cases, etc. | U.S. Consumer Product Safety<br>Commission<br>Washington, D.C. 20207<br><br>National Cotton Council<br>P. O. Box 12285<br>Memphis, Ill 38112<br><br>Proctor and Gamble Co.<br>Cincinnati, Ohio |

**COMPONENT:**

Comparison Shopping

**CONSUMER EDUCATION CURRICULUM****GOAL:**

| Specific Objective | Suggested Sample Activities                                                                                                                                                                         | Sample Resources                                |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
|                    | 3.3 Perform a study of family clothing in terms of construction, fabric labeling, use and care by the consumer related to wise buying practices.                                                    | Consumer Information Center<br>Pueblo, Colorado |
|                    | 3.4 Divide the class into teams to identify the difference in products using generic and brand names (ex. vitamins, fabrics used for home sewing and ready to wear, foods)                          |                                                 |
|                    | 3.5 Invite a local butcher or meat manager to present a demonstration featuring inexpensive cuts of meat and an explanation of classes, grades and description of cuts.                             |                                                 |
|                    | 4.1 Use the consumer price index as a reference material for research projects in any topic within this area.                                                                                       |                                                 |
|                    | 4.2 Develop a list of stores for local consumer use in your community using the yellow pages and store ads (ex. fabric stores, tire sales, etc.)                                                    |                                                 |
|                    | 5.1 Develop case studies using typical local problems in all areas of consumer needs (ex. buying a hair dryer, buying a used car, education, clothing for teens, renting an apartment, etc.).       |                                                 |
|                    | 5.2 Watch the film "A Place of Our Own" A young couple's experience in buying their first home. Helpful hints on what to watch for and issues to consider based principally on comparison shopping. |                                                 |

COMPONENT:

Comparison Shopping

CONSUMER EDUCATION CURRICULUM

GOAL:

| Specific Objective | Suggested Sample Activities                                                                                                                                       | Sample Resources |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
|                    | 5.3 Take a family and individual health inventory, being sure all phases of health records have been recorded.<br><br>5.4 Use the filmstrip "How to Buy a Doctor" |                  |

COMPONENT: Advertising and Our Society

CONSUMER EDUCATION CURRICULUM

GOAL: The student will be able to recognize and discriminate between informational advertising, selling aids, and motivators which meet the needs, wants and interests of the consumer.

| Specific Objective                                                                                                                                                                          | Suggested Sample Activities                                                                                                                                                                                                                                            | Sample Resources                                                                                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| 1.0 Students will gain an understanding of the purposes and techniques of advertising.                                                                                                      | 1.1 Develop a new product, set up an advertising campaign to be used to promote the sales of this product.                                                                                                                                                             | CAVEAT: CONSUMER EDUCATION IN ACTION.....<br>J.B. Lippincotte Company<br>Consumer Action Handbook<br>Teacher's manual                       |
| 2.0 Students will be able to identify consumer needs, wants and interests based on values.                                                                                                  | 2.1 Have students bring in items which represent the same type of product and any advertising material which is available. Select and explain why a particular product interests the consumer more than the others displayed (ex. blow dryers, stereo, shampoo, etc.). | Learning to be a Better Buyer Series.....<br>William F. SAALBACK<br>Laidlaw Brothers, Publishers<br>(Doubleday)                             |
| 3.0 Students will be able to recognize and categorize emotional appeals in advertising.                                                                                                     | 3.1 Each student chooses at random any ten ads and analyzes them in terms of: visual techniques used; audio techniques; emotional appeals; appeals by association; appeals to sex, race or social class; useful information provided.                                  | Advertising.....4th edition<br>Wright, Warner, Winter,<br>Zeigler<br>McGraw-Hill Series in<br>Marketing - 1977                              |
| 4.0 Students will be able to identify and classify motivational techniques in advertising.                                                                                                  | 4.1 Field trips to observe the different areas of advertising in progress: TV/radio commercial studio; advertising agency; window and department displays.                                                                                                             | Newsguide, Lorne R. MacKenzie<br>Student booklet<br>SRA 1972                                                                                |
| 5.0 Students will be able to identify propaganda techniques used in advertising in all types of media.                                                                                      | 4.2 Compare display advertising in department stores, discount stores and specialty stores for specific products.                                                                                                                                                      | Buyer Be Wise, Practical<br>Economics for the Consumer<br>Current Affairs Films<br>24 Danbury Road<br>Hilton, Conn                          |
| 6.0 Students will be able to identify informational sources of advertising: ex. classified ads, periodicals, educational materials from business, industry, and professional organizations. | 4.3 Apply information contained in the classified section to a consumer problem.                                                                                                                                                                                       | Consumer Education Curriculum<br>Guide for Ohio K-12<br>Vocational Education<br>Division<br>State Department of Education<br>Columbus, Ohio |
|                                                                                                                                                                                             | 4.4 Keep a diary during a 1/2 hour popular TV series identifying number, type and techniques used pertaining to advertising.                                                                                                                                           |                                                                                                                                             |
|                                                                                                                                                                                             | 5.1 Have the students collect advertisements from magazines and newspapers and categorize in terms of objectives.                                                                                                                                                      |                                                                                                                                             |

COMPONENT:

Advertising

CONSUMER EDUCATION CURRICULUM

GOAL:

| Specific Objective | Suggested Sample Activities                                                                                                                                                      | Sample Resources |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
|                    | 5.2 Students present a "testimonial" advertisement in role playing, video tape, cassette or written media.                                                                       |                  |
|                    | 5.3 Write a classified ad which would appear under the topic "goods and services."                                                                                               |                  |
|                    | 6.1 Design and carry out a simple market research project.                                                                                                                       |                  |
|                    | 6.2 Create and demonstrate their understanding by creating sample advertising materials.                                                                                         |                  |
|                    | 6.3 Ask speakers familiar with the field of advertising: ex. Rhode Island Advertising Council; art student (RISD); Store manager (connected with display - ads and advertising). |                  |

**COMPONENT:**

Responsible Budgeting

**CONSUMER EDUCATION CURRICULUM****GOAL:** Developing the ability and concept of personal budgeting to satisfy the wants and needs of groups and individuals

| Specific Objective                                                                                                              | Suggested Sample Activities                                                                                                                       | Sample Resources                                                                                                       |
|---------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| 1.0 The student will understand the value of the budgeting process.                                                             | 1.1 Interview two families - one that prepares a budget and one that does not in order to choose their goal.                                      | Bureau of Labor Statistics                                                                                             |
| 2.0 The student will understand the interrelationships among the budgeting of time, energy and money.                           | 2.1 Develop a personal plan for allocating time and money over a period of two weeks.                                                             | <u>A Guide to Budgeting for the Family</u><br>Home and Garden Bulletin #108<br>U.S. Dept. of Agriculture<br>Washington |
| 3.0 The student will identify the steps involved in constructing a personal budget.                                             | 3.1 Draw up a budget for your own personal expenditures for one week.                                                                             | <u>Step-by-Step to Money Management</u><br>Institute of Life Insurance                                                 |
| 4.0 The student will understand the mechanics of setting up a record keeping system.                                            | 3.2 Conduct a survey of teenage spending habits and find out how teenagers finance their clothing budgets.                                        | <u>10 Rules for Successful Spending</u><br>Saving<br>R.I. Consumers Council                                            |
| 5.0 The student will be aware of the need for flexible budgeting due to changes in the economy, personal life style and family. | 4.1 Establish family budget categories and allocate amounts to categories by month for six months.                                                | <u>Marriage and Money</u><br>American Council of Life Insurance<br>(Film Strip)                                        |
| 6.0 The student will understand the consequences of unsound budget practices.                                                   | 5.1 Collect data on past family expenses and project same expenses for one year.                                                                  |                                                                                                                        |
|                                                                                                                                 | 5.2 Examine sample expense lists and budgets for funding with different needs (young couple, retired couple, etc.) and point out the differences. |                                                                                                                        |
|                                                                                                                                 | 6.1 Visit Family Court to observe a bankruptcy proceeding.                                                                                        |                                                                                                                        |
|                                                                                                                                 | 6.2 Examine case studies of various families or individuals and how they allocate their resources and react to money problems.                    |                                                                                                                        |

COMPONENT: Insurance

# CONSUMER EDUCATION CURRICULUM

GOAL: Understanding the role of insurance in maintaining personal and family security.

| Specific Objective                                                                                                  | Suggested Sample Activities                                                                                                                            | Sample Resources                                                      |
|---------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|
| 1.0 The student will understand the underlying principles of insurance.                                             | 1.1 Invite an Insurance Agent in to discuss the purpose of insurance.                                                                                  | Handbook of Life Insurance<br>Institute of Life Insurance<br>New York |
| 2.0 The student will identify the various types of insurance and define the area of protection each provides.       | 2.1 Using the Yellow Pages, locate names and addresses of local agents for nationwide insurance companies and independent insurance brokers.           | American Council of Life Insurance<br>Washington, D.C.                |
| 3.0 The student will understand how to select the company, type of coverage, and level of coverage.                 | 2.2 Call or write to R.I. Blue Cross/Blue Shield requesting information on the various health plans offered.                                           | Health Insurance Institute<br>Washington, D.C.                        |
| 4.0 The student will understand the relationship between changing financial status and need for insurance coverage. | 3.1 Invite representatives of insurance companies to describe the types of coverage and services they offer.                                           | R.I. Blue Cross/Blue Shield<br>R.I. Group Health Association          |
| 5.0 The student will develop an understanding of the vocabulary and language of insurance agreements.               | 3.2 Analyze the types and levels of insurance held by one's own family.                                                                                | Unigraph Products, Inc.<br>Seattle, Washington                        |
| 6.0 The student will understand what constitutes a legitimate claim and the procedure for filing.                   | 4.1 Prepare an individual insurance plan for present status and at key stages in the future (i.e., marriage, births, career change, retirement, etc.). | Money Management Institute<br>of Household Finance                    |
| 7.0 The student will become aware of where they can seek a remedy to unsatisfactory company/vendor practices.       | 5.1 Examine a sample medical insurance contract and explain clauses dealing with limitations (waiting period, exclusions, benefit period, etc.).       |                                                                       |
|                                                                                                                     | 5.2 Develop a crossword puzzle using insurance terms as answers, having been given the definitions.                                                    |                                                                       |

COMPONENT:

Insurance

CONSUMER EDUCATION CURRICULUM

GOAL:

| Specific Objective | Suggested Sample Activities                                                                                                                                                                                                                                                                                  | Sample Resources |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
|                    | <p>6.1 Select an event from current news coverage and through role playing, develop a scenario for varying resolutions of potential insurance problems.</p> <p>7.1 Write a letter to the R.I. Insurance Commission for information on the avenues open to citizens if their auto insurance is cancelled.</p> |                  |

COMPONENT: Taxes

### CONSUMER EDUCATION CURRICULUM

GOAL: Understanding the consumer's role and responsibilities in the local, state and federal tax structure.

| Specific Objective                                                                                                             | Suggested Sample Activities                                                                                                                                                | Sample Resources                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| 1.0 The student will understand the reasons for and types of taxes within each level of government.                            | 1.1 Put into tax categories the items listed in a typical days spending pattern.                                                                                           | Internal Revenue Service<br>Package X<br>Social Security Administration             |
| 2.0 The student will have the knowledge to complete various tax forms and schedules.                                           | 1.2 Using the R.I. telephone directory, locate the Taxation Division, Rhode Island Department of Administration, and explain the various categories of taxes listed there. | Taxes...A Career With a Future<br>Tax Executive Institute, Inc.<br>Washington, D.C. |
| 3.0 The student will be aware of how tax dollars are used to support various programs.                                         | 2.1 List types of records that should be kept for tax purposes (health insurance payments, doctor bills, donations, wage statements, etc.)                                 | Teaching Taxes Program<br>Internal Revenue Service                                  |
| 4.0 The student will be aware of community resources which can assist them in using the tax structure to their best advantage. | 2.2 Identify basic deductions that can be used in completing the Federal Income Tax form 1040 and its schedules.                                                           | Tax Review<br>Tax Foundations, Inc.<br>New York                                     |
|                                                                                                                                | 3.1 Stage a debate on the topic of State Tax vs. Local Property Tax funding of education.                                                                                  | Social Security and You<br>Social Security Administration                           |
|                                                                                                                                | 4.1 From a list of problems, identify agencies to assist you and pursue a solution to your problem.                                                                        |                                                                                     |

COMPONENT: Conservation of Energy and Resources

# CONSUMER EDUCATION CURRICULUM

GOAL: Increasing the student's core of information related to energy, ecology, and economic issues upon which students can base further inquiry, research and value judgements.

| Specific Objective                                                                                                                                                                | Suggested Sample Activities                                                                                                                                                                                                                                                      | Sample Resources                                                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.0 The student will develop an awareness of challenges facing the U.S. and the resources, ecology and economics.                                                                 | 1.1 Investigate and report on ways consumers can conserve energy with home appliances especially in their purchase, use and maintenance.                                                                                                                                         | Governor's Energy Office<br>State House<br>Providence, RI                                                                                                 |
| 2.0 The student will gain an understanding how supply and demand affects energy, including its sources, patterns of usage, and predicted future outlook.                          | 1.2 Conduct a research project to learn what three consumer energy conservation measures would save the most energy:<br>Home heating and cooling<br>Use of home appliances<br>Use of private automobiles                                                                         | Environmental Protection Agency<br>401 M Street SW<br>Washington, D.C. 20460                                                                              |
| 3.0 The student will identify the interrelationship among energy, ecology, and economic problems and solutions in terms for the consumer.                                         | 2.1 Have the class find at least three articles from current periodicals and newspapers covering some aspect of the relationship between energy, ecology and economics.                                                                                                          | Dept. of Energy<br>Federal Power Commission<br>Energy Research and Development Administration<br>12th St & Pennsylvania Ave. NW<br>Washington, D.C. 20004 |
| 4.0 The student as a consumer will make an individual plan of action to help in solving problems presented by energy shortages, threats to the environment, and related concerns. | 3.1 Write an advertisement for three major home appliances which recognizes the need for efficient operation and energy conservation.                                                                                                                                            | Office of Consumer Affairs<br>Dept. of Education and Welfare<br>330 Independence Ave. NW<br>Washington, D.C. 20201                                        |
| 5.0 The student will become aware of alternative sources of energy and their use for the future.                                                                                  | 4.1 Have each student assess their own home situation in terms of energy use using the Energy workbook from the Governor's energy office. Make a comparison between the heat provided and its initial cost for the use of gas, electric, oil and wood for home heating purposes. | Teaching Resources Films<br>Mount Kisco, NY 10549                                                                                                         |
|                                                                                                                                                                                   | 4.2 Field trips planned for specific groups to observe planning, construction and use of home solar developments which have been successful in the New England area.                                                                                                             | Center for Economic Education<br>Rhode Island College<br>Providence, RI                                                                                   |
|                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                  | Consumer Information Services<br>Sears, Roebuck & Co.<br>D/703<br>Sears Tower<br>Chicago, Ill. 6-0684                                                     |

COMPONENT:

Conservation

CONSUMER EDUCATION CURRICULUM

GOAL:

Specific Objective

Suggested Sample Activities

Sample Resources

- 5.1 Invite a speaker to discuss problems unique to the Rhode Island area....ex. Save the Bay, Governor's Energy Office, R.I. Home Builders Association, R.I. Consumers Council, Dept. of Environmental Management, R.I. Audobon Society, New England Power System (Narragansett Electric)
- 5.2 Develop a chart which identifies the forms of alternative sources of energy and how they will be used in the future.